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- (71) Applicant (for all designated States except US): AXALTO
SA [FR/FR]; 50 avenue Jean-Jaurès, F-92120 Montrouge
(FR).
- (72) Inventor; and
- (75) Inventor/Applicant (for US only): RHELIIML, Alain
[FR/FR]; 15 allée de la Grande-Terre, F-78170 La Celle
Saint-Cloud (FR).
- (74) Common Representative: AXALTO SA; C/O Vincent
YQUEL, 50 avenue Jean-Jaurès, F-92120 Montrouge (FR).

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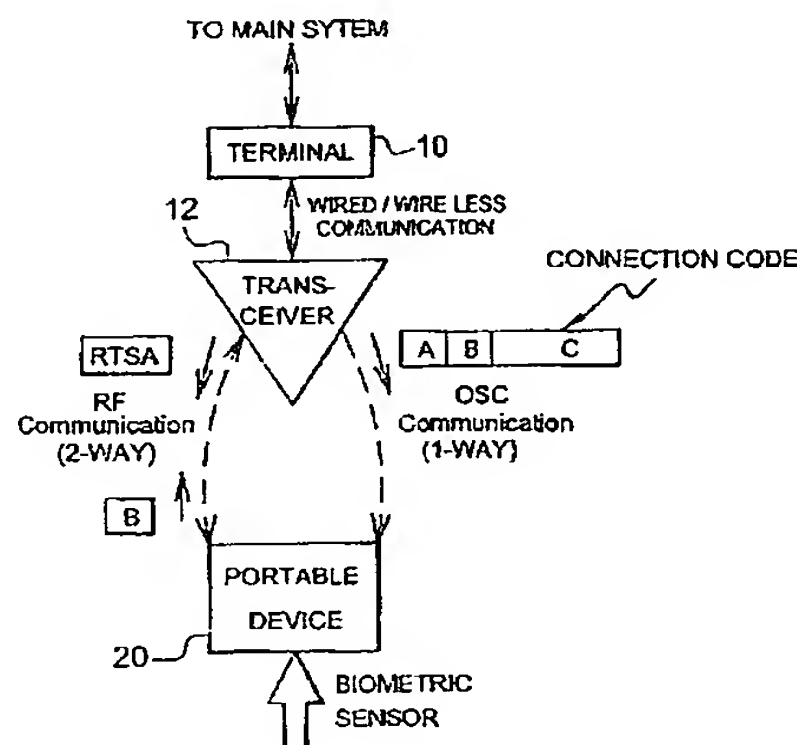
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(54) Title: A SYSTEM FOR IDENTIFYING AN INDIVIDUAL IN AN ELECTRONIC TRANSACTION



(57) Abstract: The system comprises a terminal (10, 12), an independent portable device (20) including a data processing means, and a wireless coupling means (RF COMMUNICATION) for exchanging individual-identification data between said terminal and said portable device. A body-medium communication means (OSC COMMUNICATION) including a transmitter in the terminal and a receiver in the portable device is provided to transmit from the terminal to the portable device a connection code (CONNECTION CODE) at the onset of a transaction upon physical contact established by the individual between the terminal and the portable device. A control means in the portable device checks said connection code received and conditionally issues to the terminal through said wireless coupling means (RF COMMUNICATION) a signal for enabling further execution of said transaction in response to said connection code complying with predetermined criteria.

WO 2005/062236 A2

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